



GP 2768
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : McLaughlin et al.

Art Unit : 2768

Serial No. : 09/463,929

Examiner : Kenneth R. Rice

Filed : February 1, 2000

Title : METHOD AND APPARATUS FOR PERFORMING TRANSACTIONS

Commissioner for Patents
Washington, D.C. 20231

RESPONSE

In response to the action mailed September 23, 2002, please amend the application as follows:

In the claims:

Please amend claim 1 as follows:

1. (Amended) A machine for use in transactions, the machine being operable to accept payment by diminishing the value of credit data stored on a card, the machine being operable to maintain a record of the accumulated value of the payments made, and having a memory storing identification data, the machine being operable to use the stored data to recognise a card as a card authorised for the purposes of downloading, and in response thereto to transfer the accumulated value to the card;

wherein the machine is further operable to use the identification information to recognise that a card is authorised for the purpose of inhibiting downloading, and in response thereto to prevent transfer of accumulated values to cards authorised for downloading.

Please cancel claim 9.

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I hereby certify under 37 CFR §1.8(a) that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage on the date indicated below and is addressed to the Commissioner for Patents, Washington, D.C. 20231.

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